

**WHAT IS CLAIMED IS:**

1. A method for settling a parking citation, comprising the steps of:

providing an on-line parking citation interface to a  
5 user;

connecting said on-line parking citation interface to a receiving application for receiving a predetermined minimal set of information relating to a parking citation;

connecting said receiving application to a polling  
10 application for interfacing with a parking citation issuing authority;

communicating said predetermined minimal set of information with said parking citation issuing authority in an information protocol usable by said parking citation issuing  
15 authority;

identifying a parking citation from said parking citation issuing authority associated with said minimal set of information; and

electronically transferring funds at the direction of  
20 the user from a predetermined electronic funds source to an electronic account associated with said parking citation issuing authority for settling said parking citation.

2. The method of Claim 1, further comprising the step  
25 of directing settlement instructions from the user to a financial institution associated with said electronic funds source for processing approval to electronically transfer funds from said predetermined electronic funds source to said

electronic account associated with said parking citation  
issuing authority.

3. The method of Claim 1, further comprising the step  
5 of selecting said information protocols from a set of  
information protocols associated with said polling  
application.

4. The method of Claim 1, further comprising the step  
10 of permitting the user to unsuccessfully attempt said step of  
electronically transferring funds not more than a  
predetermined number of times.

5. The method of Claim 1, further comprising the step  
15 of enabling a user to perform credit card processing  
authorization of credit and debit cards.

6. The method of Claim 1, further comprising the step  
of enabling a user to perform setup of merchant accounts.  
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7. The method of Claim 1, further comprising the step  
of enabling a user to receive an email settlement receipt and  
confirmation number.

8. The method of Claim 1, further comprising the step  
25 of enabling a user to check the status of a ticket on-line.

9. The method of Claim 1, further comprising the step of enabling a user the ability to perform no unwanted trips to the parking or municipal office.

5 10. The method of Claim 1, further comprising the step of enabling a user to perform a settlement transaction without the use of a payment envelope.

10 11. The method of Claim 1, further comprising the step of enabling a user to interface a web portal for performing the traffic citation settlement transaction.

15 12. The method of Claim 1, further comprising the step of enabling a user to perform a toll-free call settling the traffic citation settlement transaction.

20 13. The method of Claim 1, further comprising the step of enabling a user to interface to existing parking management software associated with the issuing authority.

14. A system for settling a parking citation,  
comprising:

instructions for providing an on-line parking citation  
interface to a user;

5 instructions for connecting said on-line parking citation  
interface to a receiving application for receiving a  
predetermined minimal set of information relating to a parking  
citation;

instructions for connecting said receiving application to  
10 a polling application for interfacing with a parking citation  
issuing authority;

instructions for communicating said predetermined minimal  
set of information with said parking citation issuing  
authority in an information protocol usable by said parking  
15 citation issuing authority;

instructions for identifying a parking citation from said  
parking citation issuing authority associated with said  
minimal set of information; and

instructions for electronically transferring funds at the  
20 direction of the user from a predetermined electronic funds  
source to an electronic account associated with said parking  
citation issuing authority for settling said parking citation.

15. The system of Claim 14, further comprising the step  
25 of directing settlement instructions from the user to a  
financial institution associated with said electronic funds  
source for processing approval to electronically transfer  
funds from said predetermined electronic funds source to said

electronic account associated with said parking citation issuing authority.

16. The system of Claim 14, further comprising  
5 instructions for selecting said information protocols from a set of information protocols associated with said polling application.

17. The system of Claim 14, further comprising  
10 instructions for permitting the user to unsuccessfully attempt said step of electronically transferring funds not more than a predetermined number of times.

18. The system of Claim 14, further comprising  
15 instructions for enabling a user to perform credit card processing authorization of credit and debit cards.

19. The system of Claim 14, further comprising  
20 instructions for enabling a user to perform setup of merchant accounts.

20. The system of Claim 14, further comprising  
instructions for enabling a user to receive an email settlement receipt and confirmation number.

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21. The system of Claim 14, further comprising  
instructions for enabling a user to check the status of a ticket on-line.

22. The system of Claim 14, further comprising instructions for enabling a user the ability to perform no unwanted trips to the parking or municipal office.

5        23. The system of Claim 14, further comprising instructions for enabling a user to perform a settlement transaction without the use of a payment envelope.

10       24. The system of Claim 14, further comprising instructions for enabling a user to interface a web portal for performing the traffic citation settlement transaction.

15       25. The system of Claim 14, further comprising instructions for enabling a user to perform a toll-free call settling the traffic citation settlement transaction.

20       26. The system of Claim 14, further comprising instructions for enabling a user to interface to existing parking management software associated with the issuing authority.